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Candyce I. Smith-Sklar, Esq.

Attorney for Debtor, Susan C. Fraczkiewicz

Order Filed on September 11, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

In the Matter of:	Case No. 18-15793-MBK
	Chapter 13
Susan C. Fraczkiewicz	}
	} Hearing Date: 9/1/2020; 9:00am
	<pre>} Oral Argument Waived Unless</pre>
Debtor(s)	Objections Are Filed

# ORDER PURSUANT TO NOTICE OF MOTION TO MODIFY/EXPUNGE CLAIM NO.: 9-1 OF CENLAR FSB

The relief set forth on the following pages, numbered (2) through (2) is hereby **ORDERED.** 

DATED: September 11, 2020

Honorable Michael B. Kaplan United States Bankruptcy Judge

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The attorney for the Debtor having filed a motion to EXPUNGE mortgage arrears claim of Cenlar FSB, in this Chapter 13 bankruptcy and after notice and opportunity for hearing having been given to all creditors and other parties in interest, and a hearing having been held by the Court, and the Court having considered all applications for allowances,

It is hereby ORDERED AND DIRECTED that the secured proof of claim No.: 9-1 filed by Cenlar FSB, for pre-petition mortgage arrears, is hereby expunged; and:

IT IS FURTHER ORDERED that the movant shall serve copies of this order on the Debtors, and trustee and any other party who entered an appearance, on this motion.

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United States Bankruptcy Court District of New Jersey

In re:

Susan C. Fraczkiewicz Debtor

Case No. 18-15793-MBK

Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Sep 11, 2020 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db +Susan C. Fraczkiewicz, 449 Silvia Street, Trenton, NJ 08628-3235

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Candyce Ilene Smith-Sklar on behalf of Debtor Susan C. Fraczkiewicz mail@njpalaw.com,

r56958@notify.bestcase.com

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Loss Mitigation Cenlar Mortgage dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance

jschwartz@mesterscnwartz.com
Joseph Andrew Kutschman, III on behalf of Crequor ecourts@cutolobarros.com, ecourts@cutolobarros.com
Gooditor HomeBridge Heritage Crossing Condominium

Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.

rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8